

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: MICHAEL A. MOROSI	§	Case No. 08-70197
TINA M. MOROSI	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/25/2008.
- 2) The plan was confirmed on 05/16/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/07/2009.
- 5) The case was converted on 03/27/2009.
- 6) Number of months from filing or conversion to last payment: 12.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,300.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have NOT cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 14,428.20	
Less amount refunded to debtor	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 14,428.20</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,122.61	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 1,122.61</b>
Attorney fees paid and disclosed by debtor:	\$ 2,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
THOMAS BYRNES	Lgl	2,000.00	2,000.00	2,000.00	0.00	0.00
WELLS FARGO HOME MORTGAGE	Sec	43,000.00	47,876.06	47,876.06	13,305.59	0.00
CAPITAL ONE BANK (USA) NA	Uns	2,281.00	2,514.84	2,514.84	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	440.00	440.23	440.23	0.00	0.00
GREATER ELGIN EMERGENCY	Uns	476.00	NA	NA	0.00	0.00
KISHWAUKEE COMMUNITY	Uns	2,944.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Uns	791.00	883.37	883.37	0.00	0.00
MEDIACOM	Uns	899.00	NA	NA	0.00	0.00
NORTHWEST DIAGNOSTIC	Uns	129.00	NA	NA	0.00	0.00
TRG ACCOUNT SERVICES	Uns	214.00	214.00	214.00	0.00	0.00
PROVENA ST. JOSEPH HOSPITAL	Uns	250.00	NA	NA	0.00	0.00
PROVENA ST. JOSEPH HOSPITAL	Uns	338.00	NA	NA	0.00	0.00
SHERMAN HOSPITAL	Uns	75.00	NA	NA	0.00	0.00
OSI COLLECTION SERVICES INC	Uns	271.00	513.56	513.56	0.00	0.00
THE CENTER FOR SPORTS	Uns	0.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LP	Uns	0.00	1,043.75	1,043.75	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	12,772.44	12,772.44	0.00	0.00
SUZANNE MOROSI	Pri	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PEOPLE FIRST RECOVERIES LLC	Uns	0.00	1,675.76	1,675.76	0.00	0.00
JEFFERSON CAPITAL SYSTEMS,	Uns	0.00	376.99	376.99	0.00	0.00
ASSET ACCEPTANCE CORP	Uns	0.00	88.15	88.15	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 47,876.06	\$ 13,305.59	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 47,876.06	\$ 13,305.59	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 20,523.09	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 1,122.61	
Disbursements to Creditors	\$ 13,305.59	
<b>TOTAL DISBURSEMENTS:</b>		\$ 14,428.20

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 04/08/2009

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.